

ST. KITTS AND NEVIS' COMMERCIAL BANK'S ASSETS:

2001 - 2019

	(EC\$ MN)																		
Assets	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Claims on	166.9	203.8	148.0	226.7	378.4	428.4	378.0	473.7	571.8	674.5	941.4	943.9	1,035.9	1,136.1	1,189.2	1,681.2	1,968.6	2,162.9	1,191.0
Central Bank	113.3	139.9	123.0	164.9	144.2	183.4	205.6	201.8	264.9	305.7	477.9	439.8	523.2	578.6	550.6	597.2	701.1	678.9	629.4
Cash	18.3	14.8	16.7	16.0	15.9	23.2	27.4	26.0	23.9	23.7	23.5	27.7	29.7	31.5	27.2	32.1	34.8	40.8	48.1
Deposits *	95.0	125.0	106.3	148.9	128.3	160.2	178.2	175.9	241.0	282.0	454.4	412.1	493.5	547.2	523.3	565.1	666.3	638.1	581.2
Other Local Banks	6.1	1.6	12.7	1.7	29.3	3.9	4.1	2.1	5.7	5.0	8.1	9.3	5.5	20.4	9.7	12.7	5.4	5.1	2.9
Other ECCB Area Banks	47.5	62.3	12.3	60.1	204.8	241.1	168.2	269.8	301.2	363.9	455.5	494.8	507.2	537.0	629.0	1071.3	1262.0	1478.9	558.8
Loans and Advances	1,045.7	1,085.6	1,066.8	1,330.1	1,541.1	1,825.3	2,086.0	2,186.5	2,304.8	2,465.6	2,495.8	2,457.0	1,825.6	1,708.5	1,757.0	1,774.7	1,798.8	1,879.8	1,943.4
Investment	203.6	196.1	306.7	353.3	334.0	317.0	307.1	334.6	345.6	397.5	373.7	345.0	957.7	1,176.8	1,164.4	351.2	358.5	304.3	304.4
Treasury Bills	172.3	155.8	201.7	233.6	202.1	165.7	145.3	166.9	173.2	171.9	158.3	170.5	215.2	214.6	207.9	182.6	173.1	95.2	96.5
Government Securities	5.0	6.2	6.2	7.7	7.9	7.5	7.1	76.7	81.2	118.4	116.3	80.4	647.9	903.5	898.7	108.3	113.7	132.0	130.9
Other ECCU Investments	26.3	34.1	98.7	112.0	124.0	143.8	154.8	91.1	91.2	107.1	99.1	94.0	94.6	58.8	57.8	60.3	71.6	77.0	77.0
Foreign Assets	331.5	446.6	569.6	478.2	535.5	563.9	769.9	858.6	1,195.8	1,202.6	1,213.1	1,467.0	1,830.8	2,310.7	2,265.7	2,022.8	2,040.1	2,266.5	2,424.4
Other Assets	28.0	25.1	57.6	168.2	92.6	89.8	158.3	110.4	130.9	285.1	300.5	283.9	355.0	375.3	624.1	1,003.3	981.0	999.7	940.4
Total Assets	1,775.7	1,957.2	2,148.7	2,556.5	2,881.6	3,224.4	3,699.3	3,963.8	4,549.0	5,025.3	5,324.5	5,496.9	6,005.1	6,707.5	7,000.3	6,833.2	7,147.0	7,613.2	6,803.7

Source: ECCB website

ST. KITTS AND NEVIS' COMMERCIAL BANK'S LIABILITIES

2001 - 2019

	(EC\$ MN)																		
Liabilities	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total Deposits	1,292.1	1,373.4	1,488.0	1,773.1	1,916.7	2,144.7	2,401.3	2,464.5	2,978.0	3,156.1	3,418.5	3,726.3	4,239.5	4,768.4	4,686.3	4,704.3	4,524.7	4,574.6	4,626.2
EC Deposits	1,017.1	1,081.3	1,176.7	1,382.9	1,512.2	1,609.0	1,839.0	1,900.0	2,079.3	2,289.2	2,542.3	2,762.2	3,209.3	3,447.4	3,511.9	3,435.9	3,425.2	3,641.0	3,694.9
Demand	115.5	114.1	131.0	188.7	187.3	186.2	239.9	260.1	265.7	339.0	455.7	587.7	733.2	757.6	690.4	587.0	558.7	792.9	850.2
Time	549.9	581.6	633.5	706.2	774.8	810.2	939.2	950.0	1,088.6	1,206.8	1,292.3	1,311.9	1,536.9	1,670.7	1,797.3	1,808.5	1,783.9	1,730.5	1,660.0
Savings	351.7	385.7	412.1	488.0	550.1	612.5	659.9	689.9	725.1	743.4	794.3	862.6	939.3	1,019.1	1,024.3	1,040.5	1,082.6	1,117.6	1,184.6
Foreign Currency Deposits	275.1	292.0	311.3	390.2	404.5	535.7	562.4	564.4	898.7	866.9	876.3	964.1	1,030.2	1,321.0	1,174.4	1,268.4	1,099.5	933.6	931.3
Balance Due To	184.3	206.3	276.5	255.5	254.2	250.2	346.3	384.8	566.3	663.9	753.0	612.4	628.2	815.2	970.1	1,167.1	1,356.4	1,512.4	492.5
ECCB	7.4	9.6	13.9	6.7	0.4	0.9	0.8	0.3	0.1	0.2	5.6	11.3	11.1	5.2	4.8	3.1	3.4	2.9	1.2
Other Local Banks	11.5	1.5	12.8	1.2	1.2	5.8	3.5	6.9	8.2	7.7	12.3	16.6	11.6	26.3	32.1	55.3	16.5	18.8	30.5
Other ECCB Area Banks	165.4	195.1	249.8	247.6	252.7	243.5	342.0	377.6	558.0	656.0	735.1	584.5	605.4	783.7	933.1	1,108.7	1,336.4	1,490.7	460.8
Foreign Liabilities	93.3	136.6	96.3	191.8	231.7	297.5	291.4	310.6	320.5	367.6	321.4	368.0	296.0	337.4	525.4	333.6	554.2	839.9	945.6
Other Liabilities	85.3	42.4	87.0	130.6	223.7	250.7	280.1	282.8	183.5	290.7	320.4	279.9	339.9	291.3	336.3	72.9	88.3	73.3	74.5
Total Capital (Equity)	120.7	198.6	200.9	205.5	255.3	281.4	380.1	521.1	500.7	545.6	511.0	510.3	501.5	495.2	482.3	555.3	623.4	613.0	665.0
TOTAL LIABILITIES	1,775.7	1,957.2	2,148.7	2,556.5	2,881.6	3,224.4	3,699.3	3,963.8	4,549.0	5,023.8	5,324.5	5,496.9	6,005.1	6,707.5	7,000.3	6,833.2	7,147.0	7,613.2	6,803.7

Source: ECCB website

ST. KITTS AND NEVIS' COMMERCIAL BANK'S
SECTORAL DISTRIBUTION OF CREDIT: 2001 - 2019

	(EC\$ MN)																		
Sectors	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Agriculture	179.6	225.0	221.3	248.6	275.2	271.4	1.5	1.7	4.2	350.7	1.3	1.7	1.2	1.4	1.4	1.2	1.2	1.3	1.3
Fisheries	0.7	1.2	0.4	0.3	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.0	0.0
Mining and Quarrying	1.0	0.7	0.6	0.9	1.0	1.0	0.7	0.6	0.6	3.0	3.0	2.0	0.4	0.3	0.2	0.2	0.1	0.1	0.1
Manufacturing	21.9	20.2	19.3	19.1	17.4	22.8	24.3	23.2	23.3	20.9	26.2	32.3	30.8	17.9	17.9	11.1	11.5	12.4	11.9
Utilities	11.6	19.3	26.5	34.7	70.0	138.5	146.7	150.7	146.0	138.4	134.2	127.8	65.2	12.8	10.1	6.0	4.4	63.7	85.3
Construction and Land Development	42.5	27.5	31.7	86.9	115.6	142.4	184.8	223.2	247.6	256.4	259.7	273.1	291.1	231.9	260.5	264.6	251.0	238.4	242.3
Distributive Trade	106.8	144.7	109.4	123.0	128.4	129.0	130.7	153.2	147.8	137.9	149.0	121.3	113.3	121.4	95.8	96.3	90.2	105.6	104.2
Tourism	56.5	52.2	52.5	69.4	69.0	67.4	73.4	77.8	69.0	91.0	100.6	89.2	80.3	137.6	166.4	163.3	162.7	160.3	162.9
Entertainment and Catering	13.3	4.7	4.5	7.5	6.8	7.4	8.4	12.3	10.8	12.1	11.5	12.4	15.6	10.2	8.6	8.7	10.3	11.0	13.6
Transportation and Storage	7.0	6.5	6.7	7.2	7.9	10.2	12.8	12.2	11.5	12.0	13.4	11.8	12.0	10.4	6.1	5.7	5.8	4.8	6.3
Financial Institutions	8.5	9.3	10.3	31.1	28.5	27.4	27.2	27.0	18.9	18.5	15.9	26.8	20.9	15.8	13.7	13.6	20.1	13.5	15.1
Professional and Other Services	43.4	39.8	40.3	36.2	39.8	39.0	58.4	63.6	69.3	70.2	74.3	82.3	81.4	63.4	95.7	99.8	106.6	108.1	101.6
Government Services	136.3	73.6	70.2	158.4	225.3	350.7	703.8	651.0	716.1	470.8	790.0	757.5	193.0	166.0	174.0	183.5	204.9	220.8	231.5
Personal	416.6	452.4	473.2	506.8	556.0	617.7	713.3	789.8	839.5	883.4	916.6	918.7	920.4	919.3	906.3	920.5	929.8	939.9	967.2
Acquisition of Property	234.8	263.7	270.9	248.0	300.5	344.6	361.8	402.0	443.3	462.0	500.4	493.1	483.0	471.4	464.3	474.2	475.6	486.3	496.1
House & Land Purchases	67.4	87.2	91.8	108.1	149.3	178.8	118.7	134.0	147.2	158.8	170.8	166.8	168.0	173.5	168.4	160.1	161.0	162.7	169.4
Home Const. & Renovation	167.4	176.5	179.2	139.9	151.2	165.8	243.1	268.0	296.1	303.3	329.7	326.3	315.0	298.0	295.8	314.1	314.6	323.5	326.7
Durable Consumer Goods	18.0	16.1	16.0	19.3	26.4	29.0	32.6	40.5	42.6	40.1	36.1	30.7	28.6	28.1	28.3	28.0	28.8	30.1	31.9
Other Personal Loans	163.8	172.7	186.3	239.5	229.0	244.1	318.9	347.2	353.6	381.3	380.1	395.0	408.8	419.8	413.8	418.3	425.4	423.5	439.2
TOTAL	1,045.7	1,077.0	1,066.8	1,330.1	1,541.1	1,825.3	2,086.0	2,186.5	2,304.8	2,465.6	2,495.8	2,457.0	1,825.6	1,708.5	1,757.0	1,774.7	1,798.8	1,879.8	1,943.4

Source: ECCB website

ST. KITTS AND NEVIS' MONETARY SURVEY: 2001 - 2019

	(EC\$ MN)																		
Monetary Survey	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Banking System Net Foreign Assets	239.3	315.1	403.2	288.5	378.0	459.8	559.8	748.6	609.7	644.8	925.1	1,377.6	1,945.8	2,363.9	2,413.7	2,477.7	2,396.1	2,374.4	2,530.9
Domestic Credit	823.2	827.0	824.1	1,088.2	1,258.9	1,440.9	1,566.3	1,608.9	1,708.5	1,870.4	1,784.1	1,490.3	1,133.0	1,012.6	236.0	92.7	140.2	74.4	249.7
Government (net)	283.5	266.7	176.5	262.9	625.2	692.7	734.7	685.6	782.4	542.9	819.8	582.4	372.0	462.2	-287.0	-357.6	-333.8	-518.2	-439.4
Private Sector	694.4	686.0	772.7	871.8	941.1	1,048.9	1,173.4	1,242.7	1,311.1	1,356.6	1,406.4	1,408.5	1,396.3	1,404.5	1,449.0	1,461.8	1,484.3	1,505.4	1,528.5
Other Public Sector (net)	-154.7	-125.7	-125.0	-46.5	-307.3	-300.8	-341.8	-319.4	-385.0	-29.2	-442.1	-500.6	-635.3	-854.1	-926.0	-1,011.5	-1,010.3	-912.8	-839.4
Total Monetary Liabilities	872.8	921.5	991.1	1,210.6	1,294.0	1,467.8	1,636.5	1,668.7	1,765.7	1,948.2	2,175.0	2,347.0	2,588.5	2,955.1	3,035.8	2,907.7	2,808.0	2,759.8	2,900.9
Money Supply	132.6	128.3	144.8	179.0	184.7	214.5	236.5	268.9	260.5	361.0	485.5	541.3	521.1	582.1	623.5	567.4	564.7	552.9	634.1
Quasi-Money	740.2	793.3	846.2	1,031.6	1,109.3	1,253.2	1,400.0	1,399.8	1,505.2	1,587.2	1,689.5	1,805.6	2,067.5	2,373.0	2,412.3	2,340.3	2,243.3	2,206.9	2,266.8
Time Deposits	194.6	215.1	212.8	289.8	287.7	309.5	377.6	398.1	491.0	576.7	607.0	555.0	606.6	585.5	620.5	560.1	514.8	510.6	495.0
Savings Deposits	307.8	336.4	363.2	419.2	471.0	521.8	565.6	602.6	638.5	638.5	684.9	753.4	827.9	908.9	936.6	955.4	1,002.9	1,017.6	1,084.6
Foreign Currency Deposits	237.8	241.7	270.2	322.6	350.6	421.9	456.7	399.1	375.7	372.0	397.7	497.3	633.0	878.5	855.2	824.8	725.6	678.6	687.3
Other Items (Net)	-189.7	-220.5	-236.3	-166.1	-343.0	-432.9	-489.6	-688.8	-552.5	-566.9	-534.2	-520.9	-490.3	-421.3	386.2	337.3	271.7	311.0	120.3

Source: ECCB website

ST. KITTS AND NEVIS'
COMMERCIAL BANK'S INTEREST RATES
2001 - 2019

	(Percentage)																		
Period Ended	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Savings																			
Min.	4.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.00	2.00	2.00	2.00	2.00
Max.	6.00	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.00	5.00	4.00	2.50	2.50	2.50	2.50
Deposits																			
3 Months																			
Min.	3.00	3.00	3.00	1.00	1.00	1.00	1.00	1.00	3.00	3.00	3.00	1.00	0.10	0.10	0.10	0.01	0.01	0.01	0.01
Max.	6.00	6.00	6.00	4.75	4.75	4.75	4.75	3.50	3.50	3.50	3.50	3.50	3.80	3.30	3.30	3.25	3.25	3.25	3.25
6 Months																			
Min.	3.00	3.00	3.00	1.00	1.00	1.00	1.00	1.00	3.00	3.00	3.00	1.00	0.10	0.10	0.10	0.01	0.01	0.01	0.01
Max.	6.00	6.00	6.00	4.80	4.80	4.80	4.80	3.50	3.50	3.50	3.50	3.50	3.80	3.30	3.30	3.25	3.25	3.25	3.25
12 Months																			
Min.	2.50	2.50	1.00	1.00	1.00	1.00	1.00	1.00	3.00	3.00	3.00	1.00	0.20	0.20	0.20	0.01	0.01	0.01	0.01
Max.	7.00	7.00	7.00	6.50	6.50	6.50	7.00	5.00	5.00	5.00	5.00	5.00	3.80	4.00	3.80	3.75	3.75	3.75	3.75
Prime Lending																			
Min.	9.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.00	8.50	8.50	8.50	5.00	5.00	5.00	5.00	5.00	5.00
Max.	12.50	11.00	11.00	9.00	9.00	9.00	9.00	9.00	14.00	14.00	0.00	0.00							
Other Lending Rates																			
Min.	0.00	8.00	8.00	7.50	7.50	7.50	5.00	8.00	7.00	7.00	7.00	7.00	7.00	5.00	5.00	5.00	5.00	5.00	5.00
Max.	0.00	19.00	19.88	22.00	22.00	22.00	21.00	21.00	21.00	21.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00	22.00

Source: ECCB website